

**Information to identify the case:**

Debtor 1	<b>Karen Sue Paul</b>	Social Security number or ITIN	<b>xxx-xx-5293</b>
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>16-23902-JAD</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Karen Sue Paul

2/8/17

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Karen Sue Paul  
 Debtor

Case No. 16-23902-JAD  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 25

Date Rcvd: Feb 08, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 10, 2017.

db	+Karen Sue Paul, 976 Ridge Road, Bridgeville, PA 15017-2521
cr	+Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14308038	+Amex Dsnb, 9111 Duke Blvd, Mason, OH 45040-8999
14308039	+Bankamerica, 4909 Savarese Circle, Tampa, FL 33634-2413
14308041	+Cap1/bstby, P.O. Box 6497, Sioux Falls, SD 57117-6497
14308050	+Pnc Bank, N.a., 1 Financial Pkwy, Kalamazoo, MI 49009-8002

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	+EDI: QRSHEARER.COM Feb 09 2017 02:09:00	Robert Shearer, 5703 Brewster Lane, Erie, PA 16505-1109
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 09 2017 01:38:38	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14308037	+EDI: AMEREXPR.COM Feb 09 2017 02:11:00	Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
14308040	+EDI: BANKAMER.COM Feb 09 2017 02:13:00	Bankamerica, Po Box 982238, El Paso, TX 79998
14308042	+EDI: CAPITALONE.COM Feb 09 2017 02:12:00	Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
14308043	+EDI: WFNNB.COM Feb 09 2017 02:11:00	Comenity Bank/nptnwsmc, Po Box 182789, Columbus, OH 43218-2789
14308044	+EDI: WFNNB.COM Feb 09 2017 02:11:00	Comenity Bank/vctrssec, Po Box 182789, Columbus, OH 43218-2789
14318535	+E-mail/Text: svlainich@communitybank.tv Feb 09 2017 01:39:14	Community Bank, 90 West Chestnut Street, Suite 100, Washington, PA 15301-4524
14308045	+E-mail/Text: svlainich@communitybank.tv Feb 09 2017 01:39:14	Community Bank, 100 Miller Lane, Waynesburg, PA 15370-8272
14308046	+EDI: DISCOVER.COM Feb 09 2017 02:10:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
14308047	+EDI: TSYS2.COM Feb 09 2017 02:10:00	Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999
14308048	+E-mail/Text: bankruptcynotice@fcbanking.com Feb 09 2017 01:38:22	First Commonwealth Bank, 601 Philadelphia St, Indiana, PA 15701-3952
14308049	+EDI: CBSKOHL.COM Feb 09 2017 02:09:00	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
14308051	+EDI: RMSC.COM Feb 09 2017 02:13:00	Syncb/amer Eagle, Po Box 965005, Orlando, FL 32896-5005
14308052	+EDI: RMSC.COM Feb 09 2017 02:13:00	Syncb/gapdc, Po Box 965005, Orlando, FL 32896-5005
14308053	+EDI: RMSC.COM Feb 09 2017 02:13:00	Syncb/lowes, Po Box 965005, Orlando, FL 32896-5005
14308054	+EDI: RMSC.COM Feb 09 2017 02:13:00	Syncb/sams Club, Po Box 965005, Orlando, FL 32896-5005
14308055	+EDI: WTRRN BANK.COM Feb 09 2017 02:10:00	Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673
14308056	+EDI: CITICORP.COM Feb 09 2017 02:12:00	Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr	BANK OF AMERICA, N.A.
aty*	+Robert Shearer, 5703 Brewster Lane, Erie, PA 16505-1109

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 10, 2017

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: admin  
Form ID: 318

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Total Noticed: 25

Date Rcvd: Feb 08, 2017

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 8, 2017 at the address(es) listed below:

David A. Rice on behalf of Debtor Thomas Floyd Paul, II ricelawl@verizon.net,  
lowdenscott@gmail.com  
David A. Rice on behalf of Debtor Karen Sue Paul ricelawl@verizon.net, lowdenscott@gmail.com  
James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com  
Joshua I. Goldman on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpre03.pi.ecf@usdoj.gov  
Robert Shearer information@robertshearer.com, rshearer@ecf.epiqsystems.com;rspclaw@gmail.com  
Robert Shearer on behalf of Trustee Robert Shearer information@robertshearer.com,  
rshearer@ecf.epiqsystems.com;rspclaw@gmail.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,  
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 8